

United States Bankruptcy Court
Middle District of Florida

In re:
Sandra Corrine Porto
Debtor

Case No. 12-14522-CPM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-8

User: lewisb
Form ID: B18

Page 1 of 2
Total Noticed: 7

Date Rcvd: Feb 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2013.

db +Sandra Corrine Porto, 106 Forest Breeze Ave., Brandon, FL 33511-3000
22541809 +Bankfirst/BB & T, Attention: Bankruptcy, Po Box 1847, Wilson, NC 27894-1847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QAESPOSITO.COM Feb 13 2013 00:13:00 Angela Welch Esposito, 12157 West Linebaugh Avenue,
PMB 401, Tampa, FL 33626-1732

cr EDI: HNDA.COM Feb 13 2013 00:13:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

22541807 EDI: HNDA.COM Feb 13 2013 00:13:00 American Honda Finance, 1235 Old Alpharetta Rd,
Alpharetta, GA 30005

22541808 +EDI: BANKAMER2.COM Feb 13 2013 00:13:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598

22541811 EDI: WFFC.COM Feb 13 2013 00:13:00 Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411
TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

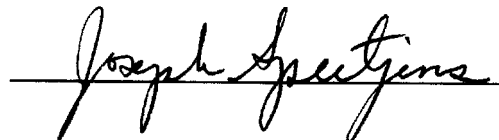
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2013

Signature:



District/off: 113A-8

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2013 at the address(es) listed below:

Angela Welch Esposito awesposito@verizon.net, aesposito@ecf.epiqsystems.com
Pedro W Rodriguez on behalf of Debtor Sandra Porto pwr@pwresq.com, pedro@pwresq.com
United States Trustee - TPA7 USTPRegion21.TP.ECF@USDOJ.GOV

TOTAL: 3

Form B18 (Official Form 18)(12/07)

United States Bankruptcy Court

Middle District of Florida

Case No. 8:12-bk-14522-CPM

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Corrine Porto
106 Forest Breeze Ave.
Brandon, FL 33511

Social Security No.:

xxx-xx-1548

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT



Dated: February 12, 2013

Catherine Peek McEwen
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.